

BOMBAY MERCANTILE CO-OP. BANK LTD.	
Schedule of Service Charges with effect from 1st MAY, 2022	
The revised Service Charges are exclusive of Goods and Service Tax (GST) and other taxes as applicable from time to time.	
NAME OF THE SERVICE	REVISED CHARGES
SAVINGS	
Minimum Balance	Minimum Average Monthly Balance(Rs.1500/-) less than requirement (for regular accounts) Rs.200/-* per month as under:
	if Average Banlance in the account is >MAVB - No chrage
	if Average Banlance in the account is 85% and above but <100% of the MAVB - 60% of the minimum balance charges.
	if Average Banlance in the account is 75% and above but <85% of the MAVB - 75% of the minimum balance charges.
	if Average Banlance in the account is below 75% of the MAVB - 100% of the minimum balance charges.
Duplicate Pass Book / Statement	Rs.250/-*
Copy of the cheque	Rs.150/-* per instrument.
Stop Payment	Per instrument Rs.200/-* Loss of Cheque Book - Rs. 500/-*
Standing Instruction	Rs.100/-* per transaction including postal charges (FD,RD and loans instalments exempted.)
Withdrawal by cheque or otherwise	Exceeding 20 withdrawals per half year, Rs.10/-* per withdrawal after the 20th transaction.
Addition/Deletion of names	Rs.100/- *per request. No charges in case of death case.
Loose cheque chrges	Rs.100/-*
Loss of cheque book requisition slip	NIL
Balance Certificate	First Certificate free. Duplicate or additional copies Rs.100/-* per copy.
Cheque Return Inward (Cheque Deposited by our client and returned unpaid by the drawee bank).	Rs. 350/-* per cheque
Cheque Return Outward (Cheque issued by our client and returned unpaid by us) and debit advice received under ECS / NACH but dishonoured.	Rs.300/-*upto Cheque of Rs. 1 Lakh. Above Rs..1.00 Lakh Rs.750/-*
Cheque Book Request	30 cheques free per annum. Thereafter Rs.6/- *per cheque.
Closure of Account	Within 6 months - Rs.500/-*. 6 to 12 months - Rs.300/-*. After 12 months, Rs.200/-.*
Confirmation of signature/address confirmation/photo attestation	Rs.200/-* per request.

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NAME OF THE SERVICE	REVISED CHARGES
CURRENT	
Minimum Balance	Minimum balance(Rs.5,000/-) less than requirement (For Regular Accounts) - Rs.250/-* per month.
Current Account Maintainance Charges	Rs.150/-* per quarter.
STATEMENT CHARGES and Duplicate Statement	1st time free of cost. For Duplicate statement Rs.400/-*
STOP PAYMENT	Per cheque Rs.200/- and maximum Rs.750/-*.
Cheque Book Request	Rs.3/-* per leaf.
Loose cheque chrges	Rs.100/-*
Closure of Account	Within 6 months - Rs.1000/- . 6 to 12 months - Rs.700/-* . After 12 months, Rs.500/-* .
Cheque Return Inward (Cheque Deposited by our client and returned unpaid by the drawee bank).	Upto Rs.1.00 Lakh Rs.250/-* Above 1.00 Lakh - Rs.600/-* per instrument.
Cheque Return Outward (Cheque issued by our client and returned unpaid by us) and debit advice received under ECS / NACH but dishonoured.	PLR + 8% + Rs.300/-* per instrument for current accounts and overdraft accounts if the instrument is returned for any reason.However, no charges will be levied if the customer is not at fault.
Loss of cheque book requisition slip	Rs.200/-* per request.
COLLECTION OF CHEQUES/ BILLS Outward bills/cheques collection a/c	Upto Rs.1.00 Lakh - Rs.6/-* per thousand, Above Rs.1.00 Lakh - Rs. 5/-* per thousand and maximum Rs. 10,000/- plus collecting Bank charges plus 15% over the actual postage in all cases .In case of collection of up country cheque drawn on our branches, only 50% of the above charges plus 15% over the actual postage will be levied.
Inward bills/cheques collection a/c	Upto Rs.1.00 Lakh - Rs.6/-* per thousand, > Rs.1.00 Lakh - Rs. 5/- *per thousand and maximum Rs. 10,000/- plus collecting Bank charges plus 15% over the actual postage in all cases .
Cash handling charges	For current and overdraft / cash credit accounts for cash deposited by them. Upto Rs.75000/- no charges. Above Rs.75000/- Rs.2/-* per thousand. The total amount of cash deposit will be clubbed for each account at the end of each day and the charges will be levied accordingly.
RTGS / NEFT	Free

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Pay Order	Upto Rs. 10,000/- - Rs. 50/-* and above Rs. 10,000/- Rs. 50/- *Plus Rs.10/-* per thousand and Maximum Rs.10000/-*. 50% more charges than the normal will be levied, if the remittance is made against cash Maximum remittance in cash should not exceed Rs.45,000/-.
Issuance of duplicate Banker's cheque/Pay Order	Rs.300/-* per instrument.
Revalidation or cancellation of Pay Order/Bankers cheque	Rs.200/-* per instrument.
SMS charges	Rs.10/-* per month.
ATM Charges	First time ATM card & PIN charges - NIL- Thereinafter ATM Card Annual Maintenance charges - Rs.200/-*. For Reissue/duplicate ATM card - Rs.200/-* For duplicate PIN charges - Rs.200/-* All ATM Transaction free from BMC BANK ATM Machine. From Other Bank ATM Machine, First Five Transaction Free. Thereafter, For Financial : Rs.21/-* per transaction and For Non-Financial : Rs.11/-* per transaction.
IMPS Transaction Charges	Rs.5/-* per transaction. (Transaction Limit for IMPS - Maximum Rs.50,000/- per transaction and Daily Cap of Rs.2,00,000/- per day, per customer.)
Solvency Certificate	1% of the amount of Solvency Certificate with Minimum of Rs. 2000/- *and Maximum Rs.1,00,000/-*
No Dues Certificate	First time free. Thereafter for duplicate Rs.200/-.*
Custody charges of securities i.e. LIC Policies/NSCs, etc. document/title deeds mortgaged with the bank not collected within 30 days from closer of loan account.	Rs.1000/-* per month.
SAFE CUSTODY CHARGES:	
Lodgement / Delivery of Scrips	Rs.500/-* per transaction
Replacement of Scrips	Rs.500/-* per transaction

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Locker Rent	
Class/Type:	
A	Rs.1200/-*
B	Rs.1800/-*
C	Rs.2800/-*
D	Rs.3400/-*
E	Rs.4600/-*
F	Rs.6000/-*
F1	Rs.6600/-*
G	Rs.6600/-*
H	Rs.7200/-*
H1	Rs.3400/-*
L	Rs.13600/-*
L1	Rs.11400/-*
<u>DELAY IN PAYMENT OF LOCKER RENT</u>	Interest @ PLR p.a. to be levied on overdue rent of the lockers for One Year & Above
Key Deposit	Rs.3000/-* from A to E & H1 type of Lockers
	Rs.4000/-* from F, G & H type of Lockers
	Rs.7000/-* from L & L1 type of Lockers
<u>LOCKER ACCESS ALLOWED PER QUARTER</u>	Every year 6 access allowed free of charge.
	Thereafter Rs.200/-* per additional access.
<u>BREAKAGE OF LOCKERS IN CASE OF LOSS OF KEY</u>	Actual cost of Breakage plus Rs.3000/-*
<u>SURRENDER OF LOCKERS</u>	Within 1 year Rs.1000/-*
	After 1 year No charges.

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NAME OF THE SERVICE	REVISED CHARGES
PROCESSING CHARGES FOR ADVANCES: (Fund Based & Non Fund Based Limits)	
	For Term Loans, Personal and consumption Loan catagories upto Rs. 5.00 Lakh - 1%of loan amount upfront. For all catagoris except above 1.25% of the Loan amount upfront. NOTE :- No processing fee to be charged for loan against FDRs and gift-edged securites being primary security. No charges on Review of loans.
For Fresh Sanction & Enhanced Amount/Renewal of Overdraft and Review of Term Loan A/c	For Working capital limits (Fresh) : 0.50% of working capital limit maximum Rs.1.50 lacs. Note :- 25% of the aforesaid processing charges will be taken as upfront fees at the time of submission of proposal. If loan is not santioned for any reason, 25% of processing fees will not be refundable. For Working capital limits (Renewal) : 0.25% of working capital limit and Maximum Rs.30000/-. (NOTE : Processing Charges applicable for Schematic Lending like Housing Loan, Vehicle Loan, Personal Loan, Education Loan where processing is specified in the scheme.) Processing charges for fresh one limit will be 0.25% of the limit amount and on renewal of the same will be 0.15% of the limit renewed.
Forclosure Charges (Except Housing Loan/Vehicle Loan/Personal Loan/Gold Loan/Education Loan/Loan against FDR,NSCs,LIC.)	For Term Loan --- If account closed within 1 Year from Sanctioned Date @ 2%of Outstanding Balance, If account closed within 2 year from Sanctioned Date @ 1% of Outstanding Balance and if account closed beyond 2 Year from Sanctioned Date @ 0.50 % of Outstanding Balance and No charges beyond 3 Year. For Working capital --- If account closed within 1 Year from Sanctioned Date @ 1% of Santioned Amount and No charges after 1 Year.
AD-HOC SANCTIONS :	1% of Adhoc Loan / Limit amount with Min - Rs. 2000/-* & Max Rs. 30000/-*
	The above charges are to be levied against all Securities. Additional interest is applicable as per the Adhoc Policy approved by the Bank..
INSPECTION CHARGES	Upto Rs.1.00 lac Rs.100/-* on half yearly basis
	Above Rs.1.00 lac to Rs.5.00 lacs - Rs.1,000/-* + actual exp. Half yearly basrs
	Above Rs.5.00 lacs to Rs.10.00 lacs - Rs.1,500/-* + actual exp. On half yearly basis
	Above Rs.10.00 lacs - Rs.25.00 lacs Rs.2,500/-* + actual exp. on half yearly basis.
	Above Rs.25.00 lacs - Rs.100.00 lacs Rs.5,000/-* + actual exp. On half yearly basis
	Above Rs.100.00 lacs Rs.10,000/-* + actual exp. On half yearly basis.
	Inspection charges Rs.250/-* which should be recovered in case of taxis, autos, and private cars.

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<u>BANK GUARANTEE :</u>	
<u>Guarantee Charges</u>	
Against 100% Cash Margin (in the form of Term Deposit Receipt.)	Commission @ 1.00% p.a. for 100% cash margin in the form of term deposit receipt for financial Guarantees and @ 0.75% for Non-Financial Guarantees.
Other than against 100% Cash Margin	Commission @ 2.00% p.a. for performance bid bond / tender guarantee @2.50% p.a.for financial guarantees and @2.5% for financial guarantees (Minimum 06 months commission will be charged for any guarantee less than 06 months period.
<u>CHEQUE DISCOUNTING:</u>	
Interest and Postal Charges	Int PLR + 5% upto the date of realization + actual postal charges
Commission and Handling Charges	Rs.200/-* per instrument.
<u>BILLS DISCOUNTING</u>	
Interest and Postal Charges	Interest as applicable + 25% over the actual postal charges
Commission and Handling Charges	0.50% of Bill Discounted amount (Min. Rs.100/-*, Max. Rs.5,000/-*)
FRANKING CHARGES	Rs.30/-* per document inclusive of service tax and other taxes as applicable.
ISSUE OF LOOSE CHEQUE	Rs.100/-* per cheque. Charges to be recovered manually.
Issuance of Duplicate Term Deposit Receipt	Rs.200/-* per receipt.
Change in Quotation/Security/ Extention in Monotorium/Change of Guarantors	0.25 % of sanction amount with maximum Rs.15,000/-*.
Counter Return Charges	Rs.500/-* per instrument.
Payment of Taxes i.e. Goods & Service Tax (GST), Income Tax, etc.	Rs.200/-* plus GST per transaction. Charges will be recovered manually.
Issuance of Duplicate Share Certificate	Rs.100/-* per certificate.
Loan/Overdraft application forms	Rs.100/-* each.
Loan Notice Charges	Rs.400/-* each
CIBIL Charges	Consumer Loan Rs.350/-*, Commercial Loan Rs.2,000/-*

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Clearing Cheque Passing Charges	Rs.1.00 to Rs.10,000.00 Rs.150/-*
	Rs.10,000.01 to Rs.1,00,000.00 Rs.200/-*
	Rs.1,00,000.01 to Rs.5,00,000.00 Rs.300/-*
	Rs.5,00,000.01 to Rs.1,00,00,000.00 Rs.500/-*
	Rs.1,00,00,000.01 and above Rs.1,000/-*
ECS Mandate	Rs.100/-*
Reimbursement of Expenses (For Regular Account not operative since last one year)	
Savings Account	Rs.200/-* per quarter
Current Account	Rs.400/-* per quarter
Commitment charges	0.50 % p.a.on the unutilized portion of Overdraft a/c enjoying limit above Rs.25/- Lacs against limit other than Term Deposit, Gold Ornament and Govt Securities where utilization is below 60% of the sanctioned limit.
FOREIGN EXCHANGE CHARGES / COMMISSION revise seperatly.	
NOTE : Branches will debit Incidental Charges as per instruction of Head Office Official.	
	1. Minimum Average Balance Rs. 5.00 Lakhs + (Platinum) = All type service charges exempted (minimum average balance for six months).
	2. Minimum Average Balance Rs. 2.50 Lakhs + (Gold) = 75% service charges exempted (minimum average balance for six months)
	3. Minimum Average Balance Rs. 1.00 Lakhs + (Silver) = 50% service charges exempted (minimum average balance for six months)
	4. Minimum Average Balance Rs. 0.50 Lakhs + (Premimum) = 25% service charges exempted (minimum average balance for six months)
* Applicable GST shall be charges over & above the applicable charges.	